

**City of Bristol, Connecticut
Insurance Committee Meeting
March 22, 2017**

A meeting of the Insurance Committee of the Board of Finance was held on March 22, 2017 in the 1st Floor Meeting Room of City Hall. The following were in attendance: Committee Members: John Smith, Jake Carrier and Mike Fiorini City: Glenn Klocko, Robin Manuele, Diane Ferguson and Roger Spear BOE: Sam Galloway and Steve Nembirkow PMA: Dom Perno, Dawn Warner and Fred Moreno. Segal: Terry DeMattie and Emily Swift. Corporation Counsel: Ed Krawiecki.

1. Call to order.

John Smith called the meeting to order at 9:02 a.m.

2. To discuss the City's Self Insured Workers' Compensation Program with PMA and to take any action as necessary.

Fred reviewed the Claim Comparison report. There have been 176 claims since July 1, 2016, 26 are open and 150 are closed. The total amount incurred is \$565,420. There have been no claims totaling over \$100,000. Since the last Insurance Committee meeting in January there have been two outside safety meetings, with another one scheduled today. Worker's Compensation Orientation was held for Supervisors. A safety needs training meeting was held in Engineering and as a result an ergonomic survey was conducted and OSHA Safety Awareness Training was conducted. Dawn reviewed the loss summary by policy year for the City and Board of Education. Claims were broken down by Department, total number of claims and total incurred exposure. The highest frequency in the City is the Fire Department, Police Department and Public Works Streets. However, of the Fire Department's \$37,379 incurred one claim totals \$24,000. Similar in Police, of the \$163,274 incurred one claim totals \$149,000. These large claims are the same that were discussed in the past. For the Board of Education, Hubbell Elementary has the highest frequency, which has a large number of Special Education students. Most of these claims are student contact claims so while high in frequency it is a lower dollar amount.

Dom stated the projected budget for Workers' Compensation is down, but Heart and Hypertension is up. John questioned how Bristol ranks among other PMA clients, Dom stated Bristol is in the top third of the thirty clients.

PMA left the meeting at 9:25 am.

5. To discuss the disability and life insurance programs and to take any action as necessary.

John explained the bids were reviewed and it was decided to stay with National Insurance. They are the current provider and there have been no issues with them so far.

Jake Carrier made a motion seconded by Mike Fiorini "To award 2P17-050 Disability and Life Insurance Program to National Insurance and refer to the Board of Finance for approval." Motion approved.

Segal entered the meeting at 9:30 am.

3. To discuss the City's Health Insurance with Segal Consulting and to take any action as necessary.

Emily reviewed budgetary numbers with the Committee, actual versus budget projections for the fiscal year through February 28. For renewal the City is still not looking at an increase, but one final set of numbers will come in through March 31. For the fiscal year the City has three claims which are over \$200,000. The CIGNA renewal came in with their projects and Segal's numbers are within a half a percent of the claim projections. John stated it only takes one or two large claims to throw the numbers off. Diane questioned if there were reinsurance fees next year and Segal confirmed there were not.

4. To discuss flexible spending accounts and to take any action as necessary.

Diane stated employees have asked about FSA, specifically BPSA during contract negotiations. Diane is looking for the ok to go ahead and work with Segal to come up with a vendor to offer FSA's to employees. The Board of Education uses Ameriflex, but there are other vendors out there. Terri will put out a request for quotes and get back to the Committee at another meeting.

Segal entered the meeting at 9:44 am. Corporation Counsel, Ed Krawiecki, entered the meeting.

6. To discuss the Corporation Counsel's liability insurance and to take any action as necessary.

Ed stated they have finally found a policy which will suit their needs from Smith Brothers that costs \$6,965 and has \$1 million liability. That seems to be the lowest amount they will sell as they couldn't find a policy with a limit of \$250,000 or \$500,000. John stated he wasn't sure if this was the route to go or to adopt a policy ourselves that we will self-insure. Ed explained Richard and Tom do not carry their own insurance as they are not practicing lawyers. Diane stated the City has an obligation to carry because they are employees doing their job. John stated we can adopt something in writing stating they are covered. John requested Ed get a copy of the policy over to Robin to work with Tracy Driscoll to decide to self-insure or buy if there is exposure.

5. Adjournment.

Jake Carrier made a motion seconded by John Smith "to adjourn" at 9:55 a.m.

Respectfully Submitted,

John Smith/jam
John Smith, Chairman